

### **III. REMARKS**

Applicant has reviewed the non-final Office Action of August 24, 2005 ("Office Action").

#### **A. Invention**

The present invention is generally related to processing transaction requests. More specifically, the present invention is related to the distribution of personal identification numbers (PINs) and/or stored-value cards between a plurality of users and a central processor over a communication network.

#### **B. Amendments**

Independent claims 1, 14, and 34 have been amended to recite that the keycard is pre-associated with a product available for purchase (or associated with the product prior to an act of selecting or receiving). All amendments are supported by the specification and claims as filed.

Claims 59-64 have been added.

Claims 2 and 46 have been cancelled.

In sum, claims 1, 3-45, and 47-64 are pending.

#### **C. Interview Summary**

On November 11, 2005, the undersigned attorney, attorney Harry Laxton, Jr. (PTO Reg. No. 57,617), and Assignee representative Phil Chakiris conducted a telephone interview with Examiner Allyson Trail and Primary Examiner Karl Frech regarding the Office Action issued August 24, 2005. During the interview, Examiner Allyson Trail

explained the basis of the claim rejections. The independent claims (claims 1, 14, and 34) were primarily discussed as well as the prior art Tami reference.

The Applicant appreciates the Examiners' assistance in this matter.

**D. Rejection of Claims 1, 3, 4, 9, 10, 13-16, 21-36, 38-45, and 52-58  
Under 35 U.S.C. § 102(e) As Being Anticipated By Tami**

Claims 1, 3, 4, 9, 10, 13-16, 21-36, 38-45, and 52-58 were rejected under 35 U.S.C. §102(e) as being anticipated by U.S. Patent Publication No. US 2004/0049427 to Tami et al. ("Tami"). Tami discloses a customer loyalty card that stores transaction information, wherein the card is usable by customers to obtain discounts, coupons, and other customer incentives, and wherein the card is usable by the retailer to gather customer demographic information. Tami also discloses the transmission by a user of a security PIN when the customer number functions as a charge or debit account number.

All the claims recite (or incorporate by reference) a "keycard." Tami does not disclose or suggest a keycard. Instead, Tami is directed to customer loyalty cards. The customer loyalty cards contain a customer identification number which is associated with a customer. As described in the specification, a "keycard" contains an identification number which is associated with a product or service prior to consummation of a purchase transaction. Keycards can be used by a retailer for the purpose of selling or distributing a plurality of PINs and/or stored value cards. Because each keycard is pre-associated with a particular product type, such as a \$20 AT&T phone card or a \$50 Sprint phone card, a customer or merchant can select and scan the keycard as a proxy for the actual product.

Tami also does not disclose or suggest several additional recitations of the independent claims. For example, claim 1 as amended recites “selecting a keycard from among multiple keycards, wherein each keycard is associated with a product identification number prior to the act of selecting.” Tami does not disclose a card that is associated with a product identification number that is associated with a purchasable product prior to the time of the selecting action. Similarly, independent claim 14 recites “receiving a request for an a product identification number that is associated with a purchasable product prior to the receiving action;” and independent claim 34 recites “each keycard is pre-associated with a product identification number.” Neither of these features are disclosed or suggested by Tami.

Tami also does not disclose or suggest various dependent claim recitations. For example, claims 3, 13, 15, 21, and 35 disclose that the confirmation received from the central processor comprises a PIN or instructions for using a PIN. Thus, the PIN (or instructions for using a PIN) are received *by* the customer *from* the central processor. Tami does not disclose those features. Tami only discloses PINs sent *from* the customer *to* the central processor, as a security feature for the transaction. Tami patent, ¶¶ 0427-032. While applicant’s claims encompass, for example, valuable phone card PINs purchased by the customer using the keycard, Tami’s PINs are security numbers to verify the identity of the customer.

For at least these reasons, Applicant respectfully requests that the instant rejection of claims 1, 3, 4, 9, 10, 13-16, 21-36, 38-45, and 52-58 be withdrawn.

**E. Rejection Of Claims 5-7 and 17-19 Under 35 U.S.C. § 103(a) As Being Unpatentable Over Tami In View Of Goldstein**

Claims 5-7 and 17-19 were rejected under 35 U.S.C. 103(a) as being unpatentable over Tami in view of U.S. Patent Publication No. 2004/0069845 to Goldstein et al. (“Goldstein”). Goldstein discloses customer loyalty cards which may contain the customer identification number in a magnetic stripe or barcode. As discussed above, Tami does not disclose or suggest a “keycard” as recited or incorporated in all the claims, as well as the other features identified above. Goldstein does not remedy the deficiencies of Tami. Thus, the combination of Tami and Goldstein similarly fails to disclose or suggest the rejected claims.

For at least these reasons, Applicant respectfully requests that the instant rejection of claim 5-7 and 17-19 be withdrawn.

**F. Rejection Of Claim 11 Under 35 U.S.C. § 103(a) As Being Unpatentable Over Tami In View Of Dev**

Claim 11 was rejected under 35 U.S.C. 103(a) as being unpatentable over Tami in view of U.S. Patent Publication No. 2004/0054587 to Dev et al. (“Dev”). Dev discloses customer loyalty cards carried on a customer’s key chains. As discussed above, Tami does not disclose or suggest a “keycard” as recited or incorporated in all the claims, as well as the other features identified above. Dev does not remedy the deficiencies of Tami. Thus, the combination of Tami and Dev similarly fails to disclose or suggest the rejected claims.

For at least these reasons, Applicant respectfully requests that the instant rejection of claim 11 be withdrawn.

#### **G. Allowed Subject Matter**

Applicant notes with appreciation that the Examiner indicated the subject matter of claims 2, 8, 12, 20, 37, and 46-51 to be allowable if rewritten in independent form.

Applicant continues to maintain that the rejected base claims are allowable for the reasons stated above.

Nevertheless, claim 2 has been rewritten in independent form as new claim 59, which incorporates the recitations of claim 1 (before the current amendment) and claim 2. Claim 46 has been rewritten in independent form as new claim 60, which incorporates the recitations of claims 38 and 46.

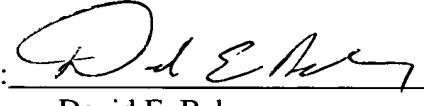
#### IV. Conclusion

For all the reasons set forth above, it is respectfully submitted that all outstanding rejections have been overcome or rendered moot. Further, all pending claims are patentably distinguishable over the prior art of record. All amendments are supported by the specification and claims as originally filed. Applicant accordingly submits that these claims are in a condition for allowance. Reconsideration and allowance of all claims are respectfully requested.

Authorization is hereby granted to charge or credit the undersigned's Deposit Account No. 08-3436 for any fees or overpayments related to the entry of this Amendment, including any extension of time fees and new claims fees.

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Respectfully submitted,

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